



Order Filed on August 22, 2019  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

**RUSSELL LOW, ESQ. RLL-4745**

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Attorneys at Law

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Hackensack, NJ 07601

(201) 343-4040

Attorneys for Debtor

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13

**Antonio Chitic** : CASE NO. 16-24998

Debtor : The Honorable John K. Sherwood

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**ORDER FOR AUTHORITY TO ENTER INTO A  
MORTGAGE LOAN MODIFICATION**

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The relief set forth on the following pages numbered (2) through page (2) is hereby

**ORDERED.**

**DATED: August 22, 2019**

A handwritten signature in cursive script, appearing to read "J K Sherwood", is written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

Page 2

Debtors: **Antonio Chitic**

Case No.: **16-24998-JKS**

Caption: **ORDER FOR AUTHORITY TO ENTER INTO A  
MORTGAGE LOAN MODIFICATION**

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**THIS MATTER** being brought before the Court by Russell L. Low, Esq., attorney for Debtors, **Antonio Chitic**, upon the Notice of Motion for Authority to Enter into a Mortgage Loan Modification as to real property located at 703 90th Street North Bergen, NJ 07047.

**IT IS ORDERED** that all arrears are to be rolled into the mortgage modification and therefore the Trustee should make no further disbursements on the arrears claim as filed.

**IT IS ORDERED** that the creditor shall modify its claim in accordance with the terms of the modification within 90 days of the entry of this Order.

**IT IS ORDERED** that the debtor shall file a Modified Plan and Amended Schedules I and J within 21 days of the entry of this Order.

**IT IS FURTHER ORDERED** and, it appearing that notice of said Motion was properly served upon all parties concerned and this Court, having considered the representation of the attorney for the Debtor, Russell L. Low, Esq., for secured creditor Specialized Loan Servicing LLC appearing and for good cause having been shown;

**ORDERED AND ADJUDGED AND DECREED** that the Debtor's Motion for Authority to Enter into a Mortgage Loan Modification on the mortgaged property as set forth in the Loan Modification Agreement attached as an Exhibit to the Motion is hereby granted.

## Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Antonio Chitic  
DebtorCase No. 16-24998-JKS  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Aug 24, 2019.

db +Antonio Chitic, 703 90th Street, Apt. 1, North Bergen, NJ 07047-5243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 24, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 22, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for  
Banc of America Funding Corporation 2007-3, U.S. Bank National Association, as Trustee  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC as servicing agent  
of Banc of America Funding Corporation 2007-3, U.S. Bank National Association, as Trustee  
NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com

Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent  
for Banc of America Funding Corporation 2007-3, U.S. Bank National Association, as Trustee  
NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com

Marie-Ann Greenberg magecf@magtrustee.com

Melissa N. Licker on behalf of Creditor Specialized Loan Servicing LLC as servicing agent of  
Banc of America Funding Corporation 2007-3, U.S. Bank National Association, as Trustee  
NJ\_ECF\_Notices@mccalla.com

Rebecca Ann Solarz on behalf of Creditor Banc of America Funding Corporation 2007-3, U.S.  
Bank National Association, as Trustee rsolarz@kmlawgroup.com

Russell L. Low on behalf of Debtor Antonio Chitic rbear611@aol.com,  
ecf@lowbankruptcy.com; r57808@notify.bestcase.com

TOTAL: 7